

Certificate Number: 15317-PAE-DE-034106393

Bankruptcy Case Number: 20-10356



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 18, 2020, at 7:52 o'clock AM PST, Elsi Khallouf completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 18, 2020 By: /s/Jerry Fajardo

Name: Jerry Fajardo

Title: Counselor